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Substitute for form 1449/PTO	Complete if Known			
	Application Number	09/675,992		
INFORMATION DISCLOSURE	Filing Date	09-29-2000		
·	First Named Inventor	Walter Lee et al		
STATEMENT BY APPLICANT	Art Unit	3626		
(Use as many sheets as necessary)	Examiner Name	Najarian, Lena		
et 1 of 2	Attorney Docket Number	ISAA0043CIP		

			U. S. PATENT	DOCUMENTS	
Examiner Initials*	Cite No.1	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
- A	ļ	Number-Kind Code ^{2 (# known)}			Figures Appear
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Examiner Initials*	Cite No.1	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Retevant Passages	
		Country Code ³ Number ⁴ Kind Code ³ (if known)	MM-DD-YYYY		Or Relevant Figures Appear	T⁵
	a	EP 0 418 144 A1	03-1991			
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Examiner Signature	Jona natarian	I =	Date Considered	2-8-07	

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PTO/SB/08B (09-06)

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Sheet 2 of 2	Attorney Docket Number	ISAA0043CIP	

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Ln	1	Article entitled: Collections and Credit Risk; by E. R. Demby; April 2000; 5 pages		
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Examiner Signature	Lena	nararian	Date Considered	2-8-07	
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